

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

John Gavril
Gabriela Gavril
Debtor(s)

Case No. 10 B 01261

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/14/2010.
- 2) The plan was confirmed on 04/27/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/20/2012.
- 5) The case was Dismissed on 08/13/2013.
- 6) Number of months from filing to last payment: 39.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$41,295.00
Less amount refunded to debtor	\$0.01

NET RECEIPTS: **\$41,294.99**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,964.61
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,964.61**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Arbors Of Buffalo Grove Condominium A	Unsecured	NA	7,228.16	7,228.16	1,897.15	0.00
Capital One	Unsecured	3,594.63	3,506.71	3,506.71	920.41	0.00
East Bay Funding	Unsecured	6,211.79	7,191.03	7,191.03	1,887.41	0.00
First Source Bank	Unsecured	421.64	NA	NA	0.00	0.00
Georgiana Pop	Priority	500.00	NA	NA	0.00	0.00
Home Depot	Unsecured	1,089.20	NA	NA	0.00	0.00
HSBC Bank USA	Unsecured	787.97	NA	NA	0.00	0.00
Main Street Acquisition Corp	Unsecured	4,493.41	4,531.04	4,531.04	1,189.26	0.00
Penny Mac Loan Services	Secured	552,870.63	410,229.04	410,229.04	0.00	0.00
Penny Mac Loan Services	Secured	552,870.63	53,480.08	53,480.54	29,105.36	0.00
Portfolio Recovery Associates	Unsecured	8,176.22	8,176.22	8,176.22	2,146.00	0.00
Portfolio Recovery Associates	Unsecured	1,812.09	1,978.52	1,978.52	519.30	0.00
Resurgent Capital Services	Unsecured	NA	6,345.52	6,345.52	1,665.49	0.00
Specialized Loan Servicing LLC	Secured	39,848.57	39,762.70	39,762.70	0.00	0.00
Wells Fargo Bank NA	Unsecured	85,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$449,991.74	\$0.00	\$0.00
Mortgage Arrearage	\$53,480.54	\$29,105.36	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$503,472.28	\$29,105.36	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,957.20	\$10,225.02	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,964.61</u>
Disbursements to Creditors	<u>\$39,330.38</u>
TOTAL DISBURSEMENTS :	<u>\$41,294.99</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/15/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.